

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Cedrick Deion Weatherspoon

a/k/a Cedrick Deon Weatherspoon

S.S. No.: xxx-xx-8469

Mailing Address: 1120 Wellons Drive, Durham, NC 27703-

Case No. 11-81065

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 18, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)

Date: 6/30/11

Lastname-SS#: Weatherspoon-8469

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS ON RETAINED COLLATERAL

Creditor Name	Sch D #	Arrearage Amount
N/A		

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Asset Acceptance LLC						Judgment

STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
N/A						

ATTORNEY FEES (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,328

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100% Int. % Payoff Amount)

N/A

GENERAL NON-PRIORITY UNSECURED DEBTS

Amount to Pay*

DMI = None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 99 /mo for 36 months, then

\$ N/A /mo for N/A months.**

Definitions

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = DMI x total no. of months of plan

** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

Other Miscellaneous Provisions

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Citibank **
Post Office Box 6500
Sioux Falls, SD 57117-6500

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Arrow Services
5996 West Touhy Avenue
PO #SMI-0000013221
Niles, IL 60714

Direct Merchants Bank **
P.O. Box 98701
Las Vegas, NV 89193-8701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Asset Acceptance LLC
Attn: Managing Agent
PO BOX 1630
Warren, MI 48090

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Asset Acceptance, LLC
Post Office Box 2036
Warren, MI 48090-2036

Federal Housing Authority**
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of America Home Loans**
Customer Service
PO Box 5170
Attn: Managing Agent
Simi Valley, CA 93062-5170

Frederick Weatherspoon
1120 Wellons Drive
Durham, NC 27703

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Bank of America Loans Servicing
7105 Corporate Drive
Plano, TX 75024-4100

Granite Asset Management
15 South Main Street, Ste 700
Greenville, SC 29601

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Black Expressions
Customer Service Center
Post Office Box 6404
Camp Hill, PA 17012-6404

HSBC **
Post Office Box 4144
Carol Stream, IL 60197-5244

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Calvary Portfolio Services
P.O. Box 27288
Tempe, AZ 85285

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Capital One **
Bankruptcy Department
PO BOX 85167
Richmond, VA 23285

MCM
Department 12421
Post Office Box 603
Oaks, PA 19456-0603

Michael Weatherspoon
1120 Wellons Drive
Durham, NC 27703

Wells Fargo Card Services
Post Office Box 522
Des Moines, IA 50306-0522

Midland Credit Management
8875 Aero Drive
Suite 200
San Diego, CA 92123

Wells Fargo Card Services
Post Office Box 10347
Des Moines, IA 50306-0347

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Providian National Bank**
Post Office Box 660490
Dallas, TX 75266-0490

Resurgent
625 Pilot Road
Ste 2
Las Vegas, NV 89119

RJM Acquisitions, LLC
575 Underhill Blvd.
Suite 224
Syosset, NY 11791-3416

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Raleigh, NC 27615

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858